

Tennessee employers are rethinking cancer benefits. Testing belongs in that conversation.

MACC attended HealthCareTN's Accelerating Employer Impact in Tennessee in Memphis on September 23. Three takeaways for employers.

WHAT WE HEARD

Cancer ON THE AGENDA

Cancer benefits get their own conversation

A pre-conference workshop walked employers through cancer care's biggest gaps, from screening and diagnosis through treatment and survivorship.

Self-funded THE DECIDER

Self-funded employers own the decision

Chronic disease was framed as a workforce crisis self-funded employers "can no longer afford to ignore." Their plan design shapes what employees can access.

Benefit ≠ use HALF THE EQUATION

A benefit only works if it's used

If employees don't understand a benefit, trust it or know how to use it, "even the best plan design falls flat."

WHY IT MATTERS

Genomic testing sits at the diagnosis step, where treatment decisions are made. On January 1, Tennessee's new law expands coverage. But self-funded plans still decide for themselves, and coverage doesn't mean patients get tested. That's an implementation gap employers can close.